

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20–20921–CMG  
Chapter: 7  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carolyn E. Brown  
11 Oak Glen Lane  
Colts Neck, NJ 07722

Social Security No.:  
xxx–xx–0239

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after April 26, 2021 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 25, 2021  
JAN: mrg

Jeanne Naughton  
Clerk

In re:  
Carolyn E. Brown  
Debtor

Case No. 20-20921-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 25, 2021

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:

Recip ID	Recipient Name and Address
db	+ Carolyn E. Brown, 11 Oak Glen Lane, Colts Neck, NJ 07722-1612

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2021 22:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpre03.ne.ecf@usdoj.gov	Mar 25 2021 22:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
Andrea Dobin	on behalf of Trustee Thomas Orr adobin@msbnj.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Date Rcvd: Mar 25, 2021

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Total Noticed: 3

Donald F. Campbell, Jr.

on behalf of Creditor Raymond Dietrich dcampbell@ghclaw.com 4433@notices.nextchapterbk.com

Donald F. Campbell, Jr.

on behalf of Creditor Air Technical Home Services LLC d/b/a Air Technical Services dcampbell@ghclaw.com  
4433@notices.nextchapterbk.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

James P. Berg

on behalf of Creditor WBL SPO I LLC s/h/a Axios Bank james.berg@piblaw.com, Daniel.schleifstein@piblaw.com

James P. Berg

on behalf of Creditor World Business Lenders LLC s/h/a Axios Bank james.berg@piblaw.com, Daniel.schleifstein@piblaw.com

Joseph Casello

on behalf of Debtor Carolyn E. Brown jcasello@cvclaw.net jcasello627@gmail.com

Joseph R Zapata, Jr

on behalf of Trustee Thomas Orr jzapata@msbnj.com

Thomas Orr

tom@torrlaw.com Torr@ecf.axosfs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren Brumel

on behalf of Interested Party Salvatore Salvati wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 14